



Attorney's Docket No.: 11416-742001

2164  
10/17/03  
10/El. ed.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chenevich et al.  
Serial No. : 09/781,578  
Filed : February 12, 2001  
Title : PAYMENT MANAGEMENT

Art Unit : 2164  
Examiner : Andrew J Rudy

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

Responsive to the action mailed October 1, 2003, applicant elects the invention of Group II (claims 12-17) drawn to the embodiment of a system for settling a plurality of payment transactions. The election is made without traverse.

Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 10-29-03

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**GROUP 3600**

CERTIFICATE OF MAILING BY FIRST CLASS MAIL

I hereby certify under 37 CFR §1.8(a) that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage on the date indicated below and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

October 29, 2003

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